

IN THE CIRCUIT COURT FOR FREDERICK COUNTY, MARYLAND

HERBERT L. ROLLINS, ASSIGNEE OF *
PETER H. GUM, SHELLEY T. GUM, *
PHILLIP W. GUM, AUDREY W. GUM, *
JANET G. LUGENBEEL AND HARRY * NO. 30,646 EQUITY
R. LUGENBEEL, MORTGAGEES OF *
J. WILLIAM COSTELLO, M.D. AND *
JAMES L. BURKE, JR. *
5 West Church Street *
Frederick, Maryland *

* * * * *

AFFIDAVIT OF PURCHASER

I, Peter H. Gum, have
purchased from Herbert L. Rollins, Assignee, on November 5, 1980, the real
estate which is the subject of the above captioned proceeding.

In making that purchase, I am acting as principal/agent for
myself, Peter H. Gum and Shelley T. Gum, my wife and Phillip W. Gum and Audrey
W. Gum, his wife and Janet Gum Lugenbeel and Harry R. Lugenbeel, her husband.

No one else is interested as a principal.

I have not directly or indirectly discouraged anyone from bidding
for the property.

I do solemnly declare and affirm under the penalties of perjury
that the contents of the foregoing document are true and correct.

WITNESS:

Laura E. Shelley Peter H. Gum
Peter H. Gum

Filed November 17, 1980

Exhibit 3